Sparebank 1 Gruppen AS

Solvency and Financial Condition Report

Disclosures

31 December 2020

(Monetary amounts in NOK thousands)

General information

Participating undertaking name	Sparebank 1 Gruppen AS
Group identification code	975966372
Type of code of group	Specific code
Country of the group supervisor	NO
Language of reporting	en
Reporting reference date	31 desember 2020
Currency used for reporting	NOK
Accounting standards	IFRS
Method of Calculation of the group SCR	Standard formula
Method of group solvency calculation	Method 1 is used exclusively
Matching adjustment	No use of matching adjustment
Volatility adjustment	Use of volatility adjustment
Transitional measure on the risk-free interest rate	No use of transitional measure on the risk-free interest rate
Transitional measure on technical provisions	No use of transitional measure on technical provisions

List of reported templates

S.02.01.02 - Balance sheet

S.05.01.02 - Premiums, claims and expenses by line of business

- S.05.01.02 Premiums, claims and expenses by line of business
- S.22.01.22 Impact of long term guarantees measures and transitionals

S.23.01.22 - Own Funds

S.25.01.22 - Solvency Capital Requirement - for groups on Standard Formula

S.32.01.22 - Undertakings in the scope of the group

S.02.01.02 Balance sheet

	balance sneet	Solvency II
		value
	Assets	C0010
R0030	Intangible assets	0
R0040	Deferred tax assets	0
R0050	Pension benefit surplus	265
R0060	Property, plant & equipment held for own use	1 420 003
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	50 489 838
R0080	Property (other than for own use)	1 343 465
R0090	Holdings in related undertakings, including participations	8 444 178
R0100	Equities	289 778
R0110	Equities - listed	232 841
R0120	Equities - unlisted	56 937
R0130	Bonds	29 293 958
R0140	Government Bonds	4 570 605
R0150	Corporate Bonds	23 933 577
R0160	Structured notes	0
R0170	Collateralised securities	789 775
R0180	Collective Investments Undertakings	9 734 120
R0190	Derivatives	349 307
R0200	Deposits other than cash equivalents	1 010 448
R0210	Other investments	24 584
R0220	Assets held for index-linked and unit-linked contracts	43 572 632
R0230	Loans and mortgages	2 148 389
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	0
R0260	Other loans and mortgages	2 148 389
R0270	Reinsurance recoverables from:	711 690
R0280	Non-life and health similar to non-life	283 172
R0290	Non-life excluding health	76 057
R0300	Health similar to non-life	207 115
R0310	Life and health similar to life, excluding index-linked and unit-linked	428 517
R0320	Health similar to life	423 821
R0330	Life excluding health and index-linked and unit-linked	4 696
R0340	Life index-linked and unit-linked	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	64 374
R0370	Reinsurance receivables	237 182
R0380	Receivables (trade, not insurance)	0
R0390	Own shares (held directly)	0
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410	Cash and cash equivalents	2 135 415
R0420	Any other assets, not elsewhere shown	114 443
R0500	Total assets	100 894 232

S.02.01.02 Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	5 405 697
R0520	Technical provisions - non-life (excluding health)	3 546 988
R0530	TP calculated as a whole	0
R0540	Best Estimate	3 131 384
R0550	Risk margin	415 604
R0560	Technical provisions - health (similar to non-life)	1 858 709
R0570	TP calculated as a whole	0
R0580	Best Estimate	1 693 759
R0590	Risk margin	164 950
R0600	Technical provisions - life (excluding index-linked and unit-linked)	28 122 921
R0610	Technical provisions - health (similar to life)	8 005 390
R0620	TP calculated as a whole	0
R0630	Best Estimate	7 768 817
R0640	Risk margin	236 573
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	20 117 530
R0660	TP calculated as a whole	0
R0670	Best Estimate	19 252 624
R0680	Risk margin	864 906
R0690	Technical provisions - index-linked and unit-linked	42 639 144
R0700	TP calculated as a whole	0
R0710	Best Estimate	42 081 758
R0720	Risk margin	557 386
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	16 986
R0770	Deposits from reinsurers	428 517
R0780	Deferred tax liabilities	899 510
R0790	Derivatives	90 007
R0800	Debts owed to credit institutions	0
R0810	Financial liabilities other than debts owed to credit institutions	6 459
R0820	Insurance & intermediaries payables	4 947 047
R0830	Reinsurance payables	9 024
R0840	Payables (trade, not insurance)	669 814
R0850	Subordinated liabilities	1 533 484
R0860	Subordinated liabilities not in BOF	0
R0870	Subordinated liabilities in BOF	1 533 484
R0880	Any other liabilities, not elsewhere shown	5 802 340
R0900	Total liabilities	90 570 950
R1000	Excess of assets over liabilities	10 323 282

S.05.01.02 Premiums, claims and expenses by line of business

Non-life

			Line of Business	for: non-life ins	urance and rein	surance obligat	ions (direct bus	iness and accep	oted proportion	nal reinsurance)			Line of busine	ess for: accepte	d non-proportior	al reinsurance	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Misc. financial loss	Health	Casualty	Marine, aviation and transport	Property	Total
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																	
R0110 Gross - Direct Business	295 477	654 039	104 893	1 374 578	2 460 496	136 875	3 867 931	86 822			975 601	174 562					10 131 275
R0120 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0130 Gross - Non-proportional reinsurance accepted																	0
R0140 Reinsurers' share	274	67 218	102	1 168	2 207	221	57 541	302			3 610	369					133 012
R0200 Net	295 203	586 820	104 791	1 373 410	2 458 289	136 654	3 810 390	86 520			971 992	174 193					9 998 262
Premiums earned																	
R0210 Gross - Direct Business	295 747	654 591	102 876	1 366 335	2 315 922	130 343	3 769 359	79 329			976 902	161 540					9 852 943
R0220 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0230 Gross - Non-proportional reinsurance accepted																	0
R0240 Reinsurers' share	274	67 218	102	1 168	2 207	221	59 500	302			3 610	369					134 971
R0300 Net	295 473	587 373	102 774	1 365 166	2 313 715	130 122	3 709 859	79 027			973 292	161 170					9 717 973
Claims incurred																	
R0310 Gross - Direct Business	148 571	412 393	-2 778	247 049	1 775 477	95 339	2 686 167	100 435			652 835	125 485					6 240 973
R0320 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0330 Gross - Non-proportional reinsurance accepted																	0
R0340 Reinsurers' share	0	65 172	-41 127	-6 492	722	224	53 607	1 549			219 855	0					293 512
R0400 Net	148 571	347 221	38 349	253 541	1 774 755	95 115	2 632 560	98 886			432 980	125 485					5 947 462
Changes in other technical provisions																	
R0410 Gross - Direct Business	0	0	0	0	0	0	0	0			0	0					0
R0420 Gross - Proportional reinsurance accepted	0	0	0	0	0	0	0	0			0	0					0
R0430 Gross - Non-proportional reinsurance accepted																	0
R0440 Reinsurers' share	0	0	0	0	0	0	0	0			0	0					0
R0500 Net	0	0	0	0	0	0	0	0			0	0					0
R0550 Expenses incurred	68 930	246 199	28 659	589 941	605 469	49 100	1 018 791	41 167			282 931	43 599					2 974 785
R1200 Other expenses					1		I I		1	1	1	1		1	1		2 576
R1300 Total expenses																	2 977 362

S.05.01.02 Premiums, claims and expenses by line of business

Life

	[Line of Business for: life insurance obligations						Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
	L.	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
	Premiums written									
R1410	Gross	1 732 205	510 852	5 792 329	1 545 668					9 581 055
R1420	Reinsurers' share	79 940	167	0	51 343					131 449
R1500	Net	1 652 266	510 685	5 792 329	1 494 325					9 449 606
	Premiums earned									
R1510	Gross	1 720 548	497 908	4 631 770	1 546 142					8 396 368
R1520	Reinsurers' share	79 940	167	0	51 343					131 449
R1600	Net	1 640 609	497 742	4 631 770	1 494 799					8 264 919
	Claims incurred									
R1610	Gross	2 489 603	846 857	950 819	652 150					4 939 429
R1620	Reinsurers' share	62 919	0	0	32 788					95 707
R1700	Net	2 426 683	846 857	950 819	619 363					4 843 722
	Changes in other technical provisions									
R1710	Gross	0	0	0	0					0
R1720	Reinsurers' share	0	0	0	0					0
R1800	Net	0	0	0	0					0
R1900	Expenses incurred	368 468	141 992	424 676	401 941					1 337 077
R2500	Other expenses									63 820

1 400 897

R2600 Total expenses

S.22.01.22 Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero	
	C0010	C0030	C0050	C0070	C0090	
	76 167 762	0	0	422 748	0	
	11 856 765	0	0	-314 768	0	
lvency Capital Requirement	11 856 765	0	0	-314 768	0	
t	7 274 209	0	0	151 533	0	

R0010 Technical provisions

R0020 Basic own funds

R0050 Eligible own funds to meet Solvency Capital Requirement

R0090 Solvency Capital Requirement

S.23.01.22 Own Funds

	Basic own funds before deduction for participations in other financial sector	Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
R0010	Ordinary share capital (gross of own shares)	3 400 277	3 400 277		0	
R0020	Non-available called but not paid in ordinary share capital at group level	0				
R0030	Share premium account related to ordinary share capital	0	0		0	
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	0	0		0	
R0050	Subordinated mutual member accounts	0		0	0	0
R0060	Non-available subordinated mutual member accounts at group level	0				
R0070	Surplus funds	0	0			
R0080	Non-available surplus funds at group level	0	0			
R0090	Preference shares	0		0	0	0
R0100	Non-available preference shares at group level	0				
R0110	Share premium account related to preference shares	0		0	0	0
R0120	Non-available share premium account related to preference shares at group level	0				
R0130	Reconciliation reserve	5 760 384	5 760 384			
R0140	Subordinated liabilities	1 533 484		0	1 533 484	0
R0150	Non-available subordinated liabilities at group level	0				
R0160	An amount equal to the value of net deferred tax assets	0				0
R0170	The amount equal to the value of net deferred tax assets not available at the group level	0				0
R0180	Other items approved by supervisory authority as basic own funds not specified above	1 162 620	0	0	1 162 620	0
R0190	Non available own funds related to other own funds items approved by supervisory authority	0				
R0200	Minority interests (if not reported as part of a specific own fund item)	0				
R0210	Non-available minority interests at group level	0				
R0220	Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
R0230	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	0				
R0240	whereof deducted according to art 228 of the Directive 2009/138/EC	0				
R0250	Deductions for participations where there is non-availability of information (Article 229)	0				
R0260	Deduction for participations included by using D&A when a combination of methods is used	0				
R0270	Total of non-available own fund items	0	0	0	0	0
R0280	Total deductions	0	0	0	0	0
R0290	Total basic own funds after deductions	11 856 765	9 160 661	0	2 696 104	0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

0

Ancillary own funds

- R0300 Unpaid and uncalled ordinary share capital callable on demand
- R0310 Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings, callable on demand
- R0320 Unpaid and uncalled preference shares callable on demand
- R0330 A legally binding commitment to subscribe and pay for subordinated liabilities on demand
- R0340 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
- R0350 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
- R0360 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
- R0370 Supplementary members calls other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
- R0380 Non available ancillary own funds at group level
- R0390 Other ancillary own funds
- R0400 Total ancillary own funds

Own funds of other financial sectors

- R0410 Credit Institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies
- R0420 Institutions for occupational retirement provision
- R0430 Non regulated entities carrying out financial activities
- R0440 Total own funds of other financial sectors

S.23.01.22 Own Funds

Basic own funds before deduction for participations in other financial sector

Own funds when using the D&A, exclusively or in combination of method 1

- R0450 Own funds aggregated when using the D&A and combination of method
- R0460 Own funds aggregated when using the D&A and combination of method net of IGT
- R0520 Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)
- R0530 Total available own funds to meet the minimum consolidated group SCR
- R0560 Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)
- R0570 Total eligible own funds to meet the minimum consolidated group SCR (group)

R0610 Minimum consolidated Group SCR

- R0650 Ratio of Eligible own funds to Minimum Consolidated Group SCR
- R0660 Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) R0680 Group SCR
- R0690 Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

Reconcilliation reserve

- R0700 Excess of assets over liabilities
- R0710 Own shares (held directly and indirectly)
- R0720 Forseeable dividends, distributions and charges
- R0730 Other basic own fund items
- R0740 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
- R0750 Other non available own funds
- R0760 Reconciliation reserve

Expected profits

- R0770 Expected profits included in future premiums (EPIFP) Life business
- R0780 Expected profits included in future premiums (EPIFP) Non- life business
- R0790 Total Expected profits included in future premiums (EPIFP)

Total	Tier 1	Tier 1	Tier 2	Tier 3
Total	unrestricted	restricted	THE Z	TIEL 3
C0010	C0020	C0030	C0040	C0050
0				
0				
11 856 765	9 160 661	0	2 696 104	0
11 856 765	9 160 661	0	2 696 104	
11 856 765	9 160 661	0	2 696 104	0
9 667 692	9 160 661	0	507 030	
2 535 151				
381,35 %				
11 856 765	9 160 661	0	2 696 104	0
7 274 209				
163,00 %				

1	301 063
	770 244
2	071 307

S.25.01.22 Solvency Capital Requirement - for groups on Standard Formula

		Gross solvency capital requirement
		C0110
R0010	Market risk	6 852 746
R0020	Counterparty default risk	273 54
R0030	Life underwriting risk	2 604 497
R0040	Health underwriting risk	1 653 660
R0050	Non-life underwriting risk	2 437 07
R0060	Diversification	-4 346 692
		h
R0070	Intangible asset risk	(
		1

R0100 Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

R0130 Operational risk

R0140 Loss-absorbing capacity of technical provisions

R0150 Loss-absorbing capacity of deferred taxes

R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

R0200 Solvency Capital Requirement excluding capital add-on

R0210 Capital add-ons already set

R0220 Solvency capital requirement for undertakings under consolidated method

Other information on SCR

R0400 Capital requirement for duration-based equity risk sub-module

- R0410 Total amount of Notional Solvency Capital Requirements for remaining part
- R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds
- R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios
- R0440 Diversification effects due to RFF nSCR aggregation for article 304
- R0470 Minimum consolidated group solvency capital requirement

Information on other entities

- R0500 Capital requirement for other financial sectors (Non-insurance capital requirements)
- Credit institutions, investment firms and financial institutions, alternative investment funds R0510 managers, UCITS management companies
- R0520 Institutions for occupational retirement provisions
- R0530 Capital requirement for non- regulated entities carrying out financial activities
- R0540 Capital requirement for non-controlled participation requirements
- R0550 Capital requirement for residual undertakings

Overall SCR

- R0560 SCR for undertakings included via D&A
- R0570 Solvency capital requirement

9 - None	2
For bea	Ith underwriting risk:

henefits

For life underwriting risk:

USP

C0090

USP Key

1 - Increase in the amount of annuity

1 - Increase in the amount of annuity

benefits 2 - Standard deviation for NSLT health premium risk 3 - Standard deviation for NSLT health

Simplifications

C0120

- OSS premium risk
- Adjustment factor for nonoportional reinsurance
- Standard deviation for NSLT health reserve risk None

For non-life underwriting risk: 4 - Adjustment factor for non-

- proportional
- reinsurance
- 6 Standard deviation for non-life nremium risk
- 7 Standard deviation for non-life gross nremium risk
- 8 Standard deviation for non-life reserve risk
- 9 None

3 - gro	-1 184 000
4 -	0
pro	6 491 346
5 -	0
9 -	6 491 346

0

0

0

0

0

2 535 151

782 863

782 863

0

0

0

0

0

7 274 209

6 852 746

1 653 660 2 437 075

-4 346 692

9 474 833

553 355

-2 352 842

C0100

0

273 547 2 604 497

S.32.01.22

Undertakings in the scope of the group

	Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
Row	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
1	NO	952226010	Specific code	Modhi Norge (tidl. Conecto AS)	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Aksjeselskap	Non-mutual	
2	NO	5967007LIEEXZX6CZC36	LEI	SpareBank 1 Factoring AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
3	NO	919628103	Specific code	MODHI Finance AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
4	SE	559211-9969	Specific code	MODHI Holding AB	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Aksjeselskap	Non-mutual	
5	SE	559209-4535	Specific code	MODHI Finance Sweden AB	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Sweden
6	NO	948063603	Specific code	MODHI Collect AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
7	SE	559209-0657	Specific code	MODHI Collect Sweden AB	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	
8	NO	957486657	Specific code	ODIN Forvaltning AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
9	NO	549300YMGG64QJP8PQ10	LEI	Sparebank 1 Forsikring AS	Life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway
10	NO	975966372	Specific code	Sparebank 1 Gruppen AS	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Aksjeselskap	Non-mutual	FSA_Norway
11	NO	HSA1LEEL3Z4C0T5M5X84	LEI	Fremtind Forsikring AS	Non life insurance undertaking	Aksjeselskap	Non-mutual	FSA_Norway
12	NO	918488294	Specific code	SpareBank 1 Spleis AS	Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Aksjeselskap	Non-mutual	FSA_Norway
13	NO	925239690	Specific code	SpareBank 1Forvaltning AS	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway
14	FI	2937875-2	Specific code	Modhi Finland OY	Credit institution, investment firm and financial institution	Aksjeselskap	Non-mutual	FSA_Norway

S.32.01.22

Undertakings in the scope of the group

				Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
	Country	Identification code of the undertaking	Type of code of the ID of the undertaking	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
Row	C0010	C0020	C0030	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
1	NO	952226010	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
2	NO	5967007LIEEXZX6CZC36	LEI	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
3	NO	919628103	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
4	SE	559211-9969	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
5	SE	559209-4535	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
6	NO	948063603	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
7	SE	559209-0657	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
8	NO	957486657	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
9	NO	549300YMGG64QJP8PQ10	LEI	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
10	NO	975966372	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
11	NO	HSA1LEEL3Z4C0T5M5X84	LEI	65,00 %	100,00 %	65,00 %		Significant	100,00 %	Included in the scope		Method 1: Full consolidation
12	NO	918488294	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
13	NO	925239690	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method
14	FI	2937875-2	Specific code	100,00 %	100,00 %	100,00 %		Significant	100,00 %	Included in the scope		Method 1: Adjusted equity method